

Fill in this information to identify the case:

Debtor 1 Roger Lee Conrad

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of NC
(State)

Case number 17-50507

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of Cabana Series III Trust

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 4958

Date of payment change:
Must be at least 21 days after date of this notice 08 / 01 / 2020

New total payment: \$ 812.20
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 3.000 % New interest rate: 4.000 %

Current principal and interest payment: \$ 539.52 New principal and interest payment: \$ 573.28

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Roger Lee Conrad Case number (if known) 17-50507
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves Date 05 / 19 / 2020
Signature

Print: Michelle R. Ghidotti-Gonsalves, Esq. Title AUTHORIZED AGENT
First Name Middle Name Last Name

Company Ghidotti Berger LLP

Address 1920 Old Tustin Avenue
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email bknotifications@ghidottiberger.com



BSI Financial Services
314 S Franklin St. / Second Floor PO Box 517
Titusville PA 16354
Toll Free: 800-327-7861
Fax: 814-217-1366
myloanweb.com/BSI

May 5, 2020

ROGER CONRAD
MARYANN CONRAD

604 OAK SMT RD
WINSTON SALEM NC 27105

Loan Number: [REDACTED]

Property Address: 604 OAK SMT RD
WINSTON SALEM NC 27105

Dear ROGER CONRAD & MARYANN CONRAD:

Changes to Your Mortgage Interest Rate and Payments on 07/01/20.

Under the terms of your mortgage modification dated 07/01/14, you are coming up on a step change during which your interest rate will change to the next step rate. Per the terms of your modification agreement, your interest rate will change to 4.00000%, effective 07/01/20. This change in your interest rate will result in a new monthly payment of \$573.28, and your first payment at the new adjusted amount is due 08/01/20. You will receive a letter notifying you of each step rate change.

The table below shows your existing rate and payment and your new rate and payment:

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.00000%	4.00000%
Principal & Interest Payment	\$539.52	\$573.28
Escrow (Taxes and Insurance)	\$238.92	\$238.92
Total Payment	\$778.44	\$812.2 Due 08/01/20

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET). North Carolina Collection Agency Permit (# 112507). *North Carolina Collection Agency Permit (# 112507).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



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Please note:

Your monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable). If the cost of your homeowner's insurance, property taxes or other escrowed expenses increase, your monthly payment is subject to increase as well. The escrow payment amounts shown are based on current data and represent a reasonable estimate of expenditures for future escrow obligations; however, please note that your escrow payments may be adjusted periodically in accordance with applicable laws.

Your total monthly payment is calculated by adding the principal, interest and escrow amounts.

If You Anticipate Problems Making your Payments:

- Contact BSI Financial Services at 1-800-327-7861 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options may be possible (most are subject to lender approval):
 - Refinance your loan with another lender;
 - Modify your loan terms with us;
 - Sell your home and use the proceeds to pay off your current loan;
 - If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to enter into a short sale by selling your home and using the proceeds to pay off your current loan or to deliver to us a deed-in-lieu of foreclosure.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp/>.

Sincerely,

BSI Financial Services
NMLS # 38078; # 126672

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

GR-2009-01042016_CA11042015

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Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)

L. Bryant Jaquez, Esq. (SBN 252125)

GHIDOTTI | BERGER, LLP

1920 Old Tustin Ave.

Santa Ana, CA 92705

Ph: (949) 427-2010

Fax: (949) 427-2732

bjaquez@ghidottiberger.com

Authorized Agent for Creditor

U.S. Bank Trust National Association, as Trustee of Cabana Series III Trust

UNITED STATES BANKRUPTCY COURT

MIDDLE DISTRICT OF NORTH CAROLINA – WINSTON-SALEM DIVISION

In Re:)	CASE NO.: 17-50507
)	
Roger Lee Conrad,)	CHAPTER 13
)	
Debtors.)	CERTIFICATE OF SERVICE
)	
)	
)	
)	
)	
)	
)	
)	

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On May 21, 2020 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Roger Lee Conrad
604 Oak Summit Road
Winston Salem, NC 27105-1742

Debtor's Counsel

Donald Ray Buie
823 West Fifth Street
Post Office Box 20031
Winston-Salem, NC 27120-0031

Chapter 13 Trustee

Kathryn L. Bringle
Winston-Salem Chapter 13 Office
2000 West First St., Suite 300
P. O. Box 2115
Winston-Salem, NC 27102-2115

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on May 21, 2020 at Santa Ana, California

/s / Jeremy Romero
Jeremy Romero